REMARKS/ARGUMENTS

I. Preliminary Remarks

Claims 1-5 and renumbered claims 18-20 have been canceled. Claims 6, 7, 10, 13, and 14 have been amended to more particularly point out and distinctly claim certain aspects of applicant's invention. Mis-numbered claims 16-18 have been renumbered to claims 15-17, respectively, to be in consecutive order. With the cancellation of claim 5 and renumbering of claims 15-17, the Applicant respectfully submit that the objections to claims 5 and 15 be withdrawn.

Claim 10 was rejected under 35 U.S.C. 112, second paragraph as being indefinite. In response, claim 10 has been amended to recite that "transmitting the information associated with the credit card transaction to an accounting software." In other words, the information associated with the credit card transaction is transmitted to an accounting software or package for record keeping. Therefore, it is respectfully submitted that the rejection of claim 10 under 35 U.S.C. 112, second paragraph, should be withdrawn.

II The Present Invention

One aspect of the present invention is to allow merchants to easily choose from different payment processing systems being offered to process their electronic payments. With each payment processing system having different data formatting requirements, for merchants this is a drawback because should a merchant decide to later switch to a different payment processor, the merchant's accounting software system may need to be reprogrammed to interface with the new data formatting requirements. This can take both time and money to implement.

To simplify the transition from one payment processor to another, the present invention provides an application programming interface (API) that allows application software developers and users to connect to different payment gateways. The API may allow a user or a developer a choice between multiple gateways, processors, and/or banks, so that when a payment gateway is selected, the appropriate input fields distinguishable between required and optional input fields, different data formatting, and transmission requirements are met so that the application software can interface with the payment gateway.

III. Rejections Under 35 U.S.C. 102(b) and 103(a)

The office action rejected claims 6, 7, 11, and 13-16 under 35 U.S.C. 102(b) as being anticipated by Haff et al, US patent application publication no. US 2004/0049515 (hereinafter "Haff"). The Applicant respectfully traverses the rejection.

Claims 6-14:

Haff is directed to a third party authentication system for electronic files where it charges fees for the authentication services. In paragraph 183, Haff uses a credit point system to charge for its authentication services. For accounting purposes, Haff uses credit card number or an account number to keep track of customers' credit points so it can be renewed once it is depleted or reaches zero. See Paragraph 184. Haff discloses that one of the ways to renew the credit points is to charge the customers' credit card. Note that Haff uses "standard credit card processing to determined if the cost for the amount of credits requested is available on the submitted credit card." See paragraph 189, lines 1-4. In other words, Haff is directed to using a credit point system to charge for its services and it not directed to a credit card processing system.

The office action cites paragraph 196 of Haff for the proposition that it discloses "determining a desired payment processor to be used from the plurality of payment processors for a credit card transaction," as recited in claim 6 of the Applicant's application. Paragraph 196 states, in part, that "if multiple credit processors and independent certification processors exist each PC 10 preferably is informed of each address and selects the systems to contact randomly." First, it is difficult to ascertain what the above quoted sentence means. Second, the above quoted portion of the paragraph 196 does not teach "determining a desired payment processor" because Haff appears to be saying that it is contacting payment processors randomly. Third, randomly contacting payment processors would be contrary to the present invention because each payment processor "has different data input field requirements," as recited in amended claim 6, so that payment processor could not interface with each PC 10 unless a desired payment processor has been determined. Accordingly, the Applicant respectfully submits that Haff does not teach "determining a desired payment processor...," as recited in claim 6.

The office action cites paragraph 184 for the proposition that it discloses "retrieving the data input field requirements needed to process the credit card transaction through the desired payment processor," as recited in claim 6. The Applicant respectfully submits that the office action has taken a

passage from paragraph 184 out of context to suggest that paragraph 184 discloses the above quoted limitation of claim 6. In paragraph 184, Haff is referring to retrieving accounting information from a user in order to allow the user to gain access to Haff's accounting program that keeps track of credit points, and allow the user to purchase additional credit points if the credit point is low. The requested information referred to in paragraph 184 is not used for credit card processing. For the above reasons, it is respectfully submitted that the rejection of independent claim 6, and its dependent claims 7-14, under 35 U.S.C. 102(b) based on Haff should be withdrawn.

Claim 15:

With regard to claim 15, Haff does not disclose "determining the payment processor corresponding to the transaction from the plurality of payment processors," for the reasons stated above with respect to claim 6.

The office action cites paragraph 184 for the proposition that it discloses "determining whether each of the input fields for the payment processor is a required input field or an optional input field to process the transaction," as recited in claim 15. The Applicant respectfully submits that the office action has taken a passage from paragraph 184 out of context to suggest that paragraph 184 discloses the above quoted limitation of claim 15. In paragraph 184, Haff is referring to retrieving accounting information from a user in order to allow the user to gain access to Haff's accounting program that keeps track of credit points, and allow the user to purchase additional credit points if the credit point is low. The requested information referred to in paragraph 184 is not used for credit card processing, which has required input fields and optional input fields. For the above reasons, it is respectfully submitted that the rejection of independent claim 15 under 35 U.S.C. 102(b) based on Haff should be withdrawn.

Claim 16:

With regard to claim 16, the following quoted passage from paragraph 184 of Haff "if the information has been entered previously, an opportunity is provided to edit the information before sending it" is referring to retrieving accounting information from a user in order to allow the user to gain access to Haff's accounting program that keeps track of credit points, and allow the user to purchase additional credit points if the credit point is low. Again, Haff is referring accessing its own accounting program and using previous accounting information to allow a user to purchase more credit points. In other words, Haff is not directed to credit card transaction that is "updating the plurality of input fields

for each of the plurality of payment processors to process the transaction," so that when the input fields for a particular payment processing is changed, it is updated.

<u>Claim 17</u>:

With regard to claim 17, for the reasons set forth above with regard to claim 15, Haff does not disclose "a memory storing the plurality of input fields for a predetermined number of payment processors, where the plurality of input fields include required and optional input fields, if any."

For the above reasons, it is respectfully submitted that the above cited references do not teach or suggest claims 6-17, and therefore are in condition for allowance.

If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is respectfully requested to call Applicant's undersigned representative at (626) 332-7262 to discuss the steps necessary for placing the application in condition for allowance.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 50-3578. Should such additional fees be associated with an extension of time, applicant respectfully requests that this paper be considered a petition therefore.

Respectfully submitted,

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